

United States Bankruptcy Court
Western District of Washington

In re:
Nicholas Clifton Barnard
Debtor

Case No. 20-11870-TWD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0981-2

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 54

Date Rcvd: Jul 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2020.

db
956858453 +Nicholas Clifton Barnard, 6806 Oswego PL NE, #101, Seattle, WA 98115-6400
956858454 +l&l Internet Inc., 701 Lee Rd. Suite 300, Chesterbrook, PA 19087-5612
956858459 +AAC/FSC Clocktower Investors, 13725 32nd Ave. NE, Seattle, WA 98125-3690
956858457 +AT&T, PO Box 5074, Carol Stream, IL 60197-5074
956858460 +Amexdsnb, 9111 Duke Blvd, Mason, OH 45040-8999
956858462 +Benjamin Schwartz, 210B 26th Ave. E, Seattle, WA 98112-5411
956858464 +Boeing Employees C U, P O Box 97050-Dir Of Ln, Seattle, WA 98124
956858469 +Cap One Na, 1 S Orange St, Wilmington, DE 19801-5006
956858475 +Code Fellows, LLC, 2901 3rd Ave., Ste. 300, Seattle, WA 98121-1042
956858480 +Evergreen Professional Recover, 12303 NE 130th Ln, Kirkland, WA 98034-3099
956858481 +Kay Hessemer, 1302 N 152nd St #14, Shoreline, WA 98133-6248
956858483 +Key Bank N.A., PO box 94968, Cleveland, OH 44101-4968
956858485 +Lab. Co. of America Holdings, PO Box 2240, Burlington, NC 27216-2240
956858486 +Mark T. Case, PO Box 30131, Spokane, WA 99223-3002
956858487 +Michele Eckman, 8628 SW 108 PL RD, Ocala, FL 34481-5383
956858488 +Mobiloans, LLC, PO Box 1409, Marksville, LA 71351-1409
956858492 +Pacific Medical Centers, PO Box 24386, Seattle, WA 98124-0386
956858493 +Randi Dolan, 3112 Celt Aly, Nolensville, TN 37135-1215
956858495 +Red Rock Tribal Lending, dba CastlePayday.com, PO Box 704, Watersmeet, MI 49969-0704
956858496 +Swedish Medical Center, Mailstop: 37268915, P.O. Box 660354, Dallas, TX 75266-0354
956858504 +Swedish Medical Group, PO Box 84026, Seattle, WA 98124-8426
956858503 +US Dept. of Ed/glslsi, P.O. Box 7860, Madison, WI 53707-7860
+US Dept. of Ed/glslsi, P.O. Box 5609, Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: michelle@kaplanlawpllc.com Jul 11 2020 02:41:46 Michelle Carmody Kaplan,
Kaplan Law PLLC, 2155 112th Ave. NE, Bellevue, WA 98004
tr +EDI: QRGBROWN.COM Jul 11 2020 06:33:00 Ronald G. Brown, 999 3rd Ave Ste 2525,
Seattle, WA 98104-4032
smg +EDI: WADEPREV.COM Jul 11 2020 06:33:00 State of Washington, Department of Revenue,
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
ust +E-mail/Text: USTPREGION18.SE.ECF@USDJ.GOV Jul 11 2020 02:42:09 United States Trustee,
700 Stewart St Ste 5103, Seattle, WA 98101-4438
956858458 +EDI: CINGMIDLAND.COM Jul 11 2020 06:33:00 AT&T, PO Box 30459,
Los Angeles, CA 90030-0459
956858456 +EDI: AMEREXPR.COM Jul 11 2020 06:33:00 Amex, Po Box 297871,
Fort Lauderdale, FL 33329-7871
956858461 +EDI: BANKAMER.COM Jul 11 2020 06:33:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998
956858463 +E-mail/Text: ecf@becu.org Jul 11 2020 02:42:32 Boeing Employees C U, Po Box 97050,
Seattle, WA 98124-9750
956858465 +EDI: CAPITALONE.COM Jul 11 2020 06:33:00 Capital One Bank Usa N, 15000 Capital One Dr,
Richmond, VA 23238
956858466 +E-mail/Text: bankruptcy@cashcentral.com Jul 11 2020 02:42:24 Cash Central of WA, LLC,
84 E 2400 N, North Logan, UT 84341-2902
956858468 +EDI: CITICORP.COM Jul 11 2020 06:33:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
956858470 +EDI: CRFRSTNA.COM Jul 11 2020 06:33:00 Credit First N.A., PO Box 81344,
Cleveland, OH 44188-0001
956858471 +E-mail/Text: kthompson@crownsasset.com Jul 11 2020 02:42:16 Crown Asset Mgt, LLC,
3100 Breckinridge Blvd., Ste 725, Duluth, GA 30096-7605
956858472 +EDI: DISCOVER.COM Jul 11 2020 06:33:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington, DE 19850-5316
956858473 +EDI: WADEPESD.COM Jul 11 2020 06:33:00 Employment Security Department, P.O. Box 9046,
Olympia, WA 98507-9046
956858474 +E-mail/Text: l.clauson@everprof.com Jul 11 2020 02:42:16 Evergreen Prof. Recovery,
12100 NE 195th St., Ste. 125, Bothell, WA 98011-5777
956858477 +E-mail/Text: BK@lendup.com Jul 11 2020 02:42:32 Flurish Inc. dba LendUp,
237 Kearny St. #372, San Francisco, CA 94108-4502
956858479 +EDI: IRS.COM Jul 11 2020 06:33:00 Internal Revenue Service, Centralised Insolvency Op.,
PO Box 7346, Philadelphia, PA 19101-7346
956858467 +EDI: JPMORGANCHASE Jul 11 2020 06:33:00 Chase Card, Po Box 15298, Wilmington, DE 19850
956858482 +E-mail/Text: bncnotices@becket-lee.com Jul 11 2020 02:42:01 Kohls/Chase,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
956858484 +E-mail/Text: mpcbankruptcy@marathonpetroleum.com Jul 11 2020 02:42:18 Marathon Petroleum Co,
539 S Main St, Findlay, OH 45840-3229
956858491 +EDI: PRA.COM Jul 11 2020 06:33:00 Portfolio Recovery Assoc., P.O. Box 12914,
Norfolk, VA 23541
956858489 +E-mail/Text: bankruptcy@plaingreenloans.com Jul 11 2020 02:42:26 Plain Green,
93 Mack Road Suite Po Box 270, Box Elder, MT 59521-0270
956858490 +E-mail/Text: bankruptcy@plaingreenloans.com Jul 11 2020 02:42:26 Plain Green, LLC,
93 Mack Road, Suite 600, PO Box 270, Box Elder, MT 59521-0270
956858494 +EDI: DRIV.COM Jul 11 2020 06:33:00 Santander Consumer USA, Attn.: Bankruptcy Dept.,
PO Box 560284, Dallas, TX 75356-0284
956858497 +EDI: RMSC.COM Jul 11 2020 06:33:00 Synch/Amazon, Po Box 965015, Orlando, FL 32896-5015
956858498 +EDI: RMSC.COM Jul 11 2020 06:33:00 Synchrony Bank, PO Box 5138, Timonium, MD 21094-5138

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

956858499	+EDI: WTRRN BANK.COM Jul 11 2020 06:33:00	Target Nb, Po Box 673, Minneapolis, MN 55440-0673
956858500	+EDI: WTRRN BANK.COM Jul 11 2020 06:33:00	Td Bank Usa/Targetcred, Po Box 673, Minneapolis, MN 55440-0673
956858501	EDI: USBANKARS.COM Jul 11 2020 06:33:00	Us Bank, 4325 17th Ave S, Fargo, ND 58125
956858502	EDI: USBANKARS.COM Jul 11 2020 06:33:00	Us Bank, Cb Disputes Po Box 108, Saint Louis, MO 63166

TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

956858478*	+Internal Revenue Service, Field Insolvency Unit, 915 Second Ave M/S W244, Seattle, WA 98174-1030
956858455	##+American Credit Resolution, PO Box 467201, Atlanta, GA 31146-7201
956858476	##+First Internet Bank Of, 8888 Keystone Xing Ste 1, Indianapolis, IN 46240-7657

TOTALS: 0, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2020 at the address(es) listed below:

Michelle Carmody Kaplan on behalf of Debtor Nicholas Clifton Barnard michelle@kaplanlawpllc.com,
jbolen@kaplanlawpllc.com
Ronald G. Brown rgblaw@nwlk.com, rgbrown@ecf.axosfs.com
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1: Nicholas Clifton Barnard
 First Name Middle Name Last Name

Debtor 2: _____
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court: Western District of Washington

Case number: **20-11870-TWD**

Social Security number or ITIN: xxx-xx-6568
 EIN: --_-----

Social Security number or ITIN: _____
 EIN: --_-----

Date case filed for chapter: 7 7/10/20

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/2017

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Nicholas Clifton Barnard	
2. All other names used in the last 8 years		
3. Address	6806 Oswego PL NE #101 Seattle, WA 98115	
4. Debtor's attorney Name and address	Michelle Carmody Kaplan Kaplan Law PLLC 2155 112th Ave. NE Bellevue, WA 98004	Contact phone 425-818-4818 Email: michelle@kaplanlawpllc.com
5. Bankruptcy trustee Name and address	Ronald G. Brown 999 3rd Ave Ste 2525 Seattle, WA 98104	Contact phone 206-342-7850
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	700 Stewart St, Room 6301 Seattle, WA 98101	Hours open 8:30 am – 4:30 pm Monday – Friday Contact phone 206-370-5200 Date: 7/10/20

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

page 1

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 6, 2020 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Telephonic Meeting of Creditors, Seattle
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 10/5/20 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. If your claim is secured by a security interest in the debtor's principal residence, see Fed. R. Bankr. P. 3002(c)(7) for claim filing deadlines.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Notice of Potential Dismissal

If the debtor fails to file required schedules, statements or lists within 15 days from the date the petition is filed, or object to dismissal of the case indicating why dismissal is not appropriate, the case may be dismissed without further notice. If the Debtor(s) fails to appear at the meeting of creditors, the U.S. Trustee may apply for an order of dismissal without further notice.

Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov OR (2) Debtors can register for DeBN by filing local form [DeBN Request Form](#) with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you court-issued notices and orders by email.